



BORROW UP TO 100% LTV

### TURN YOUR HOME INTO A COZY RETREAT THIS WINTER WITH A HOME EQUITY LOAN

Upgrade your appliances, seal up cracks and replace old windows and insulation. Small renovations and improvements can make your home more energy efficient so it stays warmer in the winter and cooler in the summer.

Most lenders will only loan on 80% of your home value. We can lend you up to 100% of your home's value, so you have more money to work with!

- Replace Old Water Heater
- Install a Smart Thermostat
- Give Your Furnace a Tune-Up
- Boost Insulation in Your Attic
- Seal Up Cracks in Windows
- Install Thermal Curtains
- Apply Weatherstripping
- Seal & Insulate Duct Work

## Is Your Home WINTER-READY?

Visit [OneDetroitCU.org/home-equity](http://OneDetroitCU.org/home-equity) to start your application or learn more about Home Equity Loans.

NMLS # 1313879



Small Business Night with the Motor City Cruise



Stuffing Strut 5k on Thanksgiving



Halloween in the D



Motor City Cruise Draft Day Party



Stuffing Strut 5k on Thanksgiving



## 1DCU in the Community

# ONE DETROIT NEWS

## HIT REFRESH ON YOUR WALLET

*Is your budget feeling sluggish after the holidays? It's time for a fresh start in 2026!*

The confetti has settled and the decorations are packed away—now it's time to give your finances the same fresh start.

If your budget is feeling a little sluggish after the holiday season, don't panic; a recovery plan is easier than you think.

Turn the page to discover our step-by-step guide to detoxing your debt and building a healthier wallet for the year ahead.



Story continues inside on page 3.



313-965-8640  
[www.OneDetroitCU.org](http://www.OneDetroitCU.org)

SEE WHAT'S INSIDE

YOUR DREAM CAR  
Is closer than you think!

IS YOUR HOME WINTER-READY?  
Get prepared for bitter January weather

CLEAN SLATE, BRIGHT FUTURE  
Your guide to a post-holiday financial detox

TIME'S  
RUNNING OUT!



IN YOUR POCKET

Don't miss your chance to treat yourself in the new year. Apply for a Holiday Loan today before they're gone for the season.

- Available November 1, 2025 through January 31, 2026
- Borrow \$500 to \$4,000
- Rates as low as 8.99% APR\*
- Terms up to 12 months

**PERFECT FOR TRAVEL,  
POST-HOLIDAY BILLS,  
OR EVERYDAY EXPENSES**



Apply Online!

\*APR = Annual Percentage Rate. Rate and loan amount will be subject to credit approval and based on credit history. Monthly payment example per \$1,000 borrowed for 12 monthly payments would be \$87.66 per month. Offer valid November 1, 2025 through January 31, 2026. Membership required.

FIND MY  
RIDE

**YOUR DREAM  
CAR IS  
CLOSER THAN  
YOU THINK.**



Find My Ride gives you the power to

RESEARCH

★ COMPARE PRICES

TEST DRIVE

GET PRE-APPROVED



Try it for **FREE** today

ONEDETROITCU.ORG/FINDMYRIDE

**VROOOM INTO  
THE NEW YEAR**

With a Lower Interest Rate on Your Auto Loan!\*

GET STARTED AT

OneDetroitCU.org/RefiMyRide

\*Term of up to 72 months; maximum secured loan amount is \$60,000 and loan to value shall not exceed 125% of vehicle value. Vehicles must be 10 years or newer. The annual percentage rate (APR) is the Credit Union's standard rate. The floor rate for Refi My Ride is 4.75%. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. Membership required. Loans currently financed through One Detroit Credit Union are not eligible.



**Post-Holiday Financial Detox:  
Clean Slate, Bright Future**

## 6 Steps to Set Yourself Up for Success in 2026

The New Year is the perfect time to hit "refresh" on your budget and spending habits. Small changes can have a big impact!

### 1. Face the Numbers

It's tempting to ignore statements in January, but the first step to recovery is knowing exactly what you owe. Sit down, total up your holiday spending, and write it down.

Need some guidance? Free, confidential support is available through our partnership with GreenPath. Take the first step and request a call from a GreenPath counselor today: [OneDetroitCU.org/financial-management](https://OneDetroitCU.org/financial-management)

### 2. Consolidate High-Interest Debt

Our Bill Consolidation Loan can help you pay off multiple other loans and/or credit cards, allowing you to get out of debt faster. Stop juggling multiple payments and consolidate your debt into one manageable monthly payment. For more information, visit [OneDetroitCU.org/bill-consolidation](https://OneDetroitCU.org/bill-consolidation)

### 3. Perform a Subscription Audit

Review your bank activity for the last three months and cancel any streaming services, apps, or memberships you aren't actively using. Think of this as decluttering your digital wallet.

### 4. Try a No-Spend Weekend

Challenge yourself (and your family) to a weekend where you spend \$0. Eat what's in the pantry, enjoy free local parks, and hit the reset button on impulse buying habits.

### 5. Go Paperless

Physical clutter leads to mental clutter. Switch to e-statements to tidy up your kitchen counter and increase your account security at the same time. To sign up, visit [OneDetroitCU.org/e-statements](https://OneDetroitCU.org/e-statements)

### 6. Check Your Credit Score

A healthy financial life requires regular check-ups. Review your credit report and ensure there are no errors or unauthorized activities from the holiday season.

Did you know One Detroit Credit Union members enjoy access to FREE credit monitoring? Visit [OneDetroitCU.org/credit-report](https://OneDetroitCU.org/credit-report)

With these six simple steps, you can make 2026 the year you finally achieve your financial goals. We wish you happiness and financial empowerment in the New Year!



SCAN ME



SCAN ME



SCAN ME

Follow us on Instagram for more financial tips @OneDetroitCU